

IN RE:

MEGAN N. KERR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10238

Chapter 13

Related to: Document No. 89

ORDER OF COURT

AND NOW, this 13th day of November, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED  
11/13/24 9:54 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>g/b</sup>  
United States Bankruptcy Court

In re:  
Megan N. Kerr  
Debtor

Case No. 20-10238-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 13, 2024

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Megan N. Kerr, 889 Spruce Road, Summerville, PA 15864-3725
15220709	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15234045	+ QUICKEN LOANS, LLC fka QUICKEN LOANS, INC, 635 Woodward Avenue, Detroit, MI 48226-3408
15220710	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15220711	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15245165	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2024 00:29:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232225	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2024 00:29:10	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15220703	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 14 2024 00:30:42	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15220704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 00:15:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15222788	Email/Text: mrdiscen@discover.com	Nov 14 2024 00:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15220706	+ Email/Text: mrdiscen@discover.com	Nov 14 2024 00:14:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15220707	+ Email/Text: hmcgrp@aol.com	Nov 14 2024 00:15:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179
15220708	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 00:16:00	Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485
15366155	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2024 00:29:10	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15229662	Email/PDF: resurgentbknofications@resurgent.com	Nov 14 2024 00:29:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267266	+ Email/Text: Bankruptcy@natfuel.com	Nov 14 2024 00:15:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15274112	+ Email/Text: bankruptcynotices@psecu.com	Nov 14 2024 00:15:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15220712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:30:31	Syncb/lowes, Po Box 956005, Orlando, FL

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Nov 13, 2024

Form ID: pdf900

Total Noticed: 25

15220713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 00:30:01	32896-0001 Synchb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15221056	+ Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 00:30:07	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220714	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 14 2024 00:14:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15238416	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 14 2024 00:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15352153	Email/PDF: bncnotices@becket-lee.com	Nov 14 2024 00:41:26	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15242776	Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 00:30:07	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15246374	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220705	##+	Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Megan N. Kerr thedebterasers@aol.com

Office of the United States Trustee

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Nov 13, 2024

Form ID: pdf900

Total Noticed: 25

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5